

Debtor 1 LEE ANN SPENCER

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 15-22510CMB

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY FSB - Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account 0 6 3 1

Property Address: 12 OLIVER ST
MCDONALD PA 15057

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>13,885.27</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>13,885.27</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>13,885.27</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,015.50

The next postpetition payment is due on

9 / 1 / 2020
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 08/05/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **LEE ANN SPENCER**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE ARR. (Part 2 (b))				
06/27/2017	1044598	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	208.82
07/25/2017	1047913	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	386.24
08/25/2017	1051244	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	404.24
09/26/2017	1054568	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	404.24
12/21/2017	1064494	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,334.39
01/25/2018	1067927	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	456.76
02/23/2018	1071111	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	456.76
04/24/2018	1077542	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	129.79
05/25/2018	1080796	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	158.63
10/29/2018	1096754	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,115.39
02/25/2019	1109462	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	81.27
03/25/2019	1112745	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	541.87
04/26/2019	1116046	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	541.87
06/25/2019	1122840	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,125.90
07/29/2019	1126285	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	579.81
11/25/2019	1139855	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,310.63
01/28/2020	1148085	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	391.12
02/25/2020	1151629	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	632.07
03/23/2020	1155090	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	238.71
04/27/2020	1158547	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	2,386.76
				<u>13,885.27</u>

MORTGAGE REGULAR PAYMENT (Part 3)

11/24/2015	0968892	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	3,087.18
12/22/2015	0972902	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	454.19
01/26/2016	0976952	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.91
02/24/2016	0980890	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	931.46
03/28/2016	0984933	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	974.39
04/22/2016	0989139	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	983.48
05/24/2016	0993095	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	979.45
06/27/2016	1001860	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,035.82
08/26/2016	1009825	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,207.93
09/27/2016	1013848	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,132.64
10/26/2016	1017724	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,167.84
12/21/2016	1024340	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,214.06
01/27/2017	1027802	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,441.18
02/24/2017	1031220	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,230.48
03/28/2017	1034655	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,212.63
04/21/2017	1037951	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	956.96
05/25/2017	1041231	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	956.96
06/27/2017	1044598	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	956.96
07/25/2017	1047913	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	956.96
08/25/2017	1051244	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	956.96
09/26/2017	1054568	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	956.96
11/21/2017	1061208	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,260.67
12/21/2017	1064494	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,610.21
01/25/2018	1067927	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	956.96
02/23/2018	1071111	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	956.96
03/28/2018	1074301	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,124.41
04/24/2018	1077542	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	975.09
05/25/2018	1080796	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	956.96
07/26/2018	1087153	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,049.58
08/28/2018	1090373	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,158.36
09/25/2018	1093511	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,230.33
10/29/2018	1096754	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,346.53
12/21/2018	1103007	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,442.12
02/25/2019	1109462	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	3,375.24
03/25/2019	1112745	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,090.95
04/26/2019	1116046	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,090.95
05/24/2019	1119444	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,090.95
06/25/2019	1122840	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,090.95
07/29/2019	1126285	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,090.95
08/27/2019	1129752	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,090.95

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
09/24/2019	1133065	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,090.95
10/24/2019	1136389	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,090.95
01/28/2020	1148085	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	2,895.60
02/25/2020	1151629	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	1,015.50
03/23/2020	1155090	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	1,015.50
04/27/2020	1158547	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	1,015.50
05/26/2020	1161873	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	1,015.50
06/26/2020	1165047	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	1,015.50
07/29/2020	1168133	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	1,015.50
				<u>60,876.02</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

LEE ANN SPENCER
12 OLIVER STREET
MCDONALD, PA 15057

DAVID A RICE ESQ
RICE & ASSOCIATES LAW FIRM
15 W BEAU ST
WASHINGTON, PA 15301

WILMINGTON SAVINGS FUND SOCIETY FSB - TRUSTEE QUERCUS MTG INVESTMENT TRUST
C/O CARRINGTON MTG SERVICES LLC
PO BOX 79001
PHOENIZ, AZ 85062

CARRINGTON MORTGAGE SERVICES LLC
ATTN CUSTOMER SERVICE DEPT
PO BOX 5001
WESTFIELD, IN 46074

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

8/5/20

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee